

LIBERTY FINANCIAL SERVICES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1130548	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$423	\$464	9.6%		
Loans	\$196	\$196	0.0%		
Construction & development	\$6	\$5	-6.6%		
Closed-end 1-4 family residential	\$107	\$105	-2.3%		
Home equity	\$2	\$1	-58.4%		
Credit card	\$8	\$8	1.2%		
Other consumer	\$24	\$18	-26.3%		
Commercial & Industrial	\$7	\$10	39.7%		
Commercial real estate	\$42	\$49	17.0%		
Unused commitments	\$23	\$19	-15.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$44	\$64	43.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$106	\$97	-8.1%		
Cash & balances due	\$41	\$66	61.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$389	\$431	10.8%		
Deposits	\$381	\$423	10.9%		
Total other borrowings	\$3	\$3	0.0%		
FHLB advances	\$3	\$3	0.0%		
Equity					
Equity capital at quarter end	\$34	\$33	-4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.6%	7.4%	--		
Tier 1 risk based capital ratio	14.1%	14.2%	--		
Total risk based capital ratio	15.4%	15.4%	--		
Return on equity ¹	3.8%	1.0%	--		
Return on assets ¹	0.3%	0.1%	--		
Net interest margin ¹	5.6%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	59.3%	68.2%	--		
Loss provision to net charge-offs (qtr)	311.2%	344.3%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.1%	0.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.5%	3.7%	0.0%	0.0%	--
Home equity	9.6%	0.0%	1.1%	5.7%	--
Credit card	3.5%	1.3%	1.4%	1.4%	--
Other consumer	0.0%	0.1%	0.5%	0.4%	--
Commercial & Industrial	0.1%	0.6%	1.3%	0.2%	--
Commercial real estate	2.4%	3.9%	0.0%	0.0%	--
Total loans	3.2%	3.1%	0.2%	0.1%	--